
State:	District of Columbia	Filing Company:	Starr Indemnity & Liability Company
TOI/Sub-TOI:	09.0 Inland Marine/09.0005 Other Commercial Inland Marine		
Product Name:	Orange Door Storage Insurance Program		
Project Name/Number:	Initial Filing /		

Filing at a Glance

Company:	Starr Indemnity & Liability Company
Product Name:	Orange Door Storage Insurance Program
State:	District of Columbia
TOI:	09.0 Inland Marine
Sub-TOI:	09.0005 Other Commercial Inland Marine
Filing Type:	Form
Date Submitted:	01/09/2020
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SERFF Status:	Submitted to State
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Effective Date	03/01/2020
Requested (Renewal):	
Author(s):	Pamela Alt, Heather Leach, Paula Rossman
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

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General Information

Project Name: Initial Filing
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 01/09/2020
State Status Changed:
Created By: Paula Rossman
Corresponding Filing Tracking Number: Exempt

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Paula Rossman

Filing Description:

On behalf of Starr Indemnity & Liability Company ("the Company"), we are submitting this Commercial Inland Marine new program filing to introduce the Orange Door Storage Insurance program.

Background

Public Storage Insurance Company is a captive. They write a countrywide insurance program for Public Storage, Inc. mini-storage facilities and Starr Indemnity & Liability Company issues policies for the customers/certificate holders of Public Storage.

Lines of Insurance

This program is designed to provide Commercial Inland Marine on a monoline basis.

Forms and Endorsements

The filing consists of:

- 1.State specific Amendatory
- 2.Certificate of Storage Insurance basic perils
- 3.Certificate of Storage Insurance including flood
- 4.Certificate of Storage Insurance including flood and earthquake
- 5.Addenda

A Certificate of Storage Insurance is provided to each policyholder. The customized Master Policy provides coverage unique to the self-storage industry that is not available through standard ISO endorsements. The first named insured is Public Storage Inc. and the Master Policy is filed in the State of California.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company contact. The Company's response will be submitted to your attention as soon as we receive it.

Company and Contact

Filing Contact Information

Paula Rossman,
401 Wilshire Blvd, Suite 300
Santa Monica, CA 90401

prossman@perrknight.com
310-893-0033 [Phone]

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Filing Company Information

Starr Indemnity & Liability

CoCode: 38318

State of Domicile: Texas

Company

Group Code: 4670

Company Type: Insurance

399 Park Avenue

Group Name:

State ID Number:

2nd Floor

FEIN Number: 75-1670124

New York, NY 10022

(646) 227-6528 ext. [Phone]

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

SILC-132207867

State Tracking #:

Company Tracking #:

19-097-00-CS-08-DC

State:

District of Columbia

Filing Company:

Starr Indemnity & Liability Company

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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		DISTRICT OF COLUMBIA CERTIFICATE OF STORAGE INSURANCE	SICS-0208	(0320)	CER	New			SICS-0208 (0320) District of Columbia Certificate - Accept All Changes.pdf
2		DISTRICT OF COLUMBIA CERTIFICATE OF STORAGE INSURANCE	SICS-0308	(0320)	CER	New			SICS-0308 (0320) District of Columbia Certificate_Flood Covered - Accept All Changes.pdf
3		DISTRICT OF COLUMBIA CERTIFICATE OF STORAGE INSURANCE	SICS-0408	(0320)	CER	New			SICS-0408 (0320) District of Columbia Certificate_Flood & EQ Covered - Accept All Changes.pdf
4		DISTRICT OF COLUMBIA CHANGES	SICS-0108	(0320)	END	New			SICS-0108 (0320) District of Columbia Changes - Accept All Changes.pdf
5		INSURANCE ADDENDUM TO LEASE/RENTAL AGREEMENT	Addendum DC	(0320)	ABE	New			Addendum DC.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

DISTRICT OF COLUMBIA CERTIFICATE OF STORAGE INSURANCE

STARR INDEMNITY & LIABILITY COMPANY

399 Park Avenue, New York, NY 10022

Master Policy # _____

This Certificate of Storage Insurance (hereinafter "Certificate") provides evidence of coverage under Master Policy # _____ (hereinafter "Policy"). Various provisions in this Certificate restrict coverage. Read the entire Certificate carefully to determine rights, duties, and what is and is not covered. In this Certificate, the person who is named as a tenant in the **Rental Agreement** and has elected insurance coverage under this Certificate will be referred to as "you" and "your." The words "we," "us" and "our" refer to the Company providing this insurance. Other words and phrases that appear in bold type have special meaning. Refer to the **DEFINITIONS** section at the end of this Certificate.

INSURING AGREEMENT: We will provide insurance under this Certificate in consideration of your payment of the **Premium** shown in the **Rental Agreement**. The most we will pay is the **Amount of Insurance** shown in the **Rental Agreement**, in excess of the \$100 deductible. We will not pay more than the **Amount of Insurance** per occurrence for all insured property while in storage within the enclosed storage space described in the **Rental Agreement**. The number printed on your **Rental Agreement** is hereby deemed to be the Certificate Number assigned to this Certificate.

CERTIFICATE PERIOD: The insurance coverage becomes effective under this Certificate immediately upon completion of the application in the **Rental Agreement** and payment of the **Premium**. This insurance coverage remains effective from such time until the termination of the **Rental Agreement** between you and the **Owner**, or when cancelled or nonrenewed as provided herein.

PROPERTY INSURED: The personal property insured under this Certificate consists of your personal property while in storage within the enclosed storage space described in the **Rental Agreement**. We will also cover the personal property of others for which you may be liable or have assumed liability prior to a loss while in storage within the enclosed storage space described in the **Rental Agreement**. However, we will not cover the property of the **Owner** whether such property is within or outside such enclosed storage space.

COVERED CAUSES OF LOSS: We cover direct physical loss to property insured caused by the following:

1. Fire.
2. Lightning.
3. Windstorm or Hail, but excluding: (a) Frost or cold weather; (b) Ice (other than hail), snow or sleet, whether driven by wind or not; or (c) Loss or damage to the interior of any building or structure, or the property inside the building or structure, caused by rain, snow, sand or dust, whether driven by wind or not, unless the building or structure first sustains wind or hail damage to its roof or walls through which the rain, snow, sand or dust enters.
4. Explosion or Sonic Boom.
5. Riot or Civil Commotion, including (a) Acts of striking employees; and (b) Looting occurring at the time and place of a riot or civil commotion.
6. Aircraft or Vehicles, meaning only physical contact of an aircraft, a spacecraft, a self-propelled missile, a vehicle or an object thrown up by a vehicle with the property insured or with the building or structure containing the property insured. This cause of loss includes loss or damage by objects falling from aircraft.
7. Smoke causing sudden and accidental loss or damage.
8. Vandalism, meaning willful and malicious damage to, or destruction of, the property insured.
9. Falling objects provided that the exterior of the building containing the property is first damaged by such falling objects.
10. Weight of Ice, Snow or Sleet.
11. Water Damage except as excluded under **EXCLUSIONS**, subparagraphs **2.b.**, **2.c.**, **2.d.**, **2.e.** and **2.f.**
12. Sinkhole Collapse, meaning loss or damage caused by the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include: (a) The cost of filling sinkholes; or (b) Sinking or collapse of land into man-made underground cavities.
13. Collapse of buildings containing the property not caused by earthquake.

ADDITIONAL COVERAGES: We will also provide these additional coverages up to the amounts stated below, subject to the \$100 Deductible. These additional coverages do not increase the **Amount of Insurance**.

1. **Burglary:** We will pay up to 100% of the **Amount of Insurance** for loss by Burglary. The term Burglary means the act of stealing property by forcible entry into the storage space described in the **Rental Agreement** and must be evidenced by signs of forcible entry. However, this coverage only applies when such storage space is securely locked at the time of the forcible entry and does not apply to the lien enforcement procedures by the **Owner**. A missing lock, or the presence of a lock other than the lock placed by you on the storage space, is not sufficient, without more, to establish forcible entry. In the event of a burglary claim, you will bear the burden of proof to establish that a burglary has occurred.
2. **Debris Removal:** We will pay up to 20% of the **Amount of Insurance** for your reasonable expense to remove debris of property insured caused by or resulting from a covered cause of loss.
3. **Transit:** We will pay up to 100% of the **Amount of Insurance** for loss by fire or by the collision or overturn of a motor vehicle or trailer upon which covered property is being transported while such property is in transit to or from the storage facility, provided that such transit is within 100 miles of the described storage facility.
4. **Extra Rental Expense:** We will pay up to 20% of the **Amount of Insurance** to cover the reasonable extra expense necessarily incurred by you for the rental of substitute storage when occupancy of the described storage space is prevented due to direct physical loss or damage to the storage space as a result of a covered cause of loss.
5. **Vermin:** We will pay up to \$250 to cover damage by vermin to insured property while in the enclosed storage space. The term "vermin" is defined as various small animals, including but not limited to rodents, and/or insects that are destructive. Coverage is excluded when any food, food product, or ingestible, including but not limited to non-perishable or bottled goods, is stored in the enclosed storage space with the insured property.
6. **Fungus:** We will pay up to \$250 for direct physical loss or damage to insured property while in the enclosed storage space that is caused by the presence, growth, proliferation, spread or any activity of fungus (including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi), wet or dry rot or bacteria.

DEDUCTIBLE: We will not pay for loss until the amount of the loss exceeds the Deductible amount of \$100. We will pay the amount of the loss in excess of the Deductible up to the applicable **Amount of Insurance**.

EXCLUSIONS:

1. Property insured does not include:
 - a. Valuable papers and records, photographs, money, banknotes, bullion, gold other than goldware, silver other than silverware, platinum, coins, medals, securities, accounts, deeds, evidences of debt, letters of credit, traveler checks, registered checks, money orders, tokens, notes other than bank notes, manuscripts, personal records, passports, tickets, stamps, and negotiable and non-negotiable instruments or contracts representing money. This exclusion applies to these categories regardless of the medium (such as paper, computer software or electronic media) on which the material exists.
 - b. Animals;
 - c. Jewelry, watches, semi-precious/precious stones, and furs;
 - d. Contraband, explosives or property in the course of illegal transportation or trade;
 - e. Property in units for which the **Owner** has begun lien enforcement procedures;
- f. Property not placed within the enclosed storage space described in the **Rental Agreement** (except as provided in **ADDITIONAL COVERAGES, 3. Transit**).
2. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:
 - a. Wear and tear, gradual deterioration, decay, inherent vice, latent defect, vermin (except as provided in **ADDITIONAL COVERAGES, 5. Vermin**).
 - b. Presence, growth, proliferation, spread or any activity of fungus (including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi), wet or dry rot or bacteria (except as provided in **ADDITIONAL COVERAGES, 6. Fungus**).
 - c. Atmospheric conditions or changes in temperature.
 - d. Loss of use or loss of market.

- e. Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.
- f. Earthquake, including any earth sinking, rising or shifting related to such event. But if earthquake results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.
- g. War, including undeclared or civil war, or warlike action by a military force, including action in hindering, or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or naval or other agents.
- h. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
- i. Nuclear reaction or radiation, or radioactive contamination, however caused. But if any of the foregoing results in fire, we will pay for the loss or damage caused by that fire.
- j. Loss arising out of any act you commit or conspire to commit with the intent to cause a loss.
- k. Seizure or destruction of property by order of governmental authority. But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Certificate.
- l. Theft and mysterious disappearance.
- m. Breakage of glass or similar fragile articles unless due to a covered cause of loss.

VALUATION: The value of the insured property will be determined at the time of the loss or damage and will be the least of the following amounts: (1) The actual cash value of the insured property; (2) The cost of repairs to the insured property; and (3) The cost of replacing the insured property with other property of like kind and quality.

PAIR, SET OR PARTS: (1) In case of loss to any part of a pair or set we may: (a) repair or replace any part to restore the pair or set to its valuation before the loss; or (b) pay the difference between the actual cash value of the pair or set before and after the loss. (2) In case of loss to any part of covered property consisting of several parts when complete, we will pay only for the valuation of the lost or damaged part.

OTHER INSURANCE: If a loss covered by this Certificate is also covered by other insurance, this insurance shall be primary relative to any other valid and collectible insurance available to you, unless elected otherwise by you.

DUTIES IN THE EVENT OF LOSS OR DAMAGE: You must do the following in the event of loss or damage to the insured property: (1) Safeguard your property from further damage. (2) Notify the police if you believe that a law has been broken. (3) Give us or an authorized claim representative prompt notice of the loss or damage. Include a description of the property involved and demonstrate your interest in the property involved by providing evidence of such interest that may include, but is not limited to, original or reprinted store receipts, pictures, original owner's manuals, repair invoices, credit card or bank statements, or a sworn statement describing your interest in the property. (4) Give us a description of how, when and where the loss or damage occurred, including the names, addresses and telephone numbers of any witnesses. (5) Provide us with all pertinent records needed to prove the loss. (6) Cooperate with us in the investigation or settlement of the loss; and (7) Permit us to inspect the damaged property before it is disposed of or repaired.

TO REPORT A CLAIM: To report a claim, call the TOLL-FREE hotline at (877) – 878 – 6730, select option 1 or go to www.orangedoorstorageinsurance.com.

CONCEALMENT, MISREPRESENTATION AND FRAUD: This Certificate is void in any case of fraud by you as it relates to this Certificate at any time. It is also void if you at any time intentionally conceal or misrepresent a material fact concerning: (1) This Certificate; (2) The insured property; or (3) Your interest in the insured property.

EXAMINATION UNDER OATH: Before recovering for any loss, if requested you will: (1) Permit us to inspect the damaged property before it is disposed of or repaired; (2) Send us, within 60 days of our request, a sworn statement of loss containing the information we request to settle a claim; (3) Agree to examinations under oath at our request; (4) Produce others for examination under oath at our request; (5) Provide us with all pertinent records needed to prove the loss; and (6) Cooperate with us in the investigation or settlement of the loss.

APPRAISAL: If you and we disagree on the value of the insured property or the amount of the loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of the loss. If they fail to agree, they will submit their differences to the umpire. A decision by any two will be binding. Each party will: (1) Pay its chosen appraiser; and (2) Bear the other expenses of the appraisal and umpire equally. We will still retain our right to deny the claim even if there is an appraisal.

LOSS PAYMENT, OTHER RECOVERIES: We will pay for covered loss or damage within 30 days after we have reached agreement with you on the amount of the loss, an appraisal award has been made or an arbitration award has been filed, whichever is earlier. We will not be liable for any part of a loss that has been paid by others.

LEGAL ACTION AGAINST US: No one may bring a legal action against us unless there has been full compliance with all the terms of this insurance and such action is brought within two years after the date on which the physical loss or damage occurred.

TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US: If any person or organization to or for whom we make payment under this insurance has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after the loss to impair them.

CHANGES: This Certificate contains agreements between you and us concerning the insurance afforded under the Policy. This Certificate's terms can be amended or waived only by endorsement issued by us and made a part of this Certificate.

AUTOMATIC TERMINATION OF CERTIFICATE: The insurance evidenced by this Certificate will automatically terminate without notice to you on the date the **Rental Agreement** between you and the **Owner** is terminated or on the date the **Rental Agreement** is assigned to a new **Owner** or property management company.

CANCELLATION OF CERTIFICATE: (1) You may cancel the Certificate by mailing or delivering to us advance written notice of cancellation. (2) We may cancel this Certificate by mailing or delivering to you written notice of cancellation at least 30 days before the effective date of cancellation if we cancel for nonpayment or **Premium** or 45 days before the effective date of cancellation if we cancel for any other reason. At least 5 days before sending notice to you, we will notify the agent or broker, if any, who wrote the Certificate. If this Certificate has been in effect for 30 days or less, we may cancel this Certificate for any reason. If this Certificate has been in effect more than 30 days, we may cancel this Certificate only for one or more of the following reasons: (a) You have refused or failed to pay a **Premium** due under the terms of the Certificate; (b) You have made a material and willful misstatement or omission of fact to us or our employees, agents or brokers in connection with any application to or claim against us; (c) You have transferred your property or other interest to a person other than you or your beneficiary, unless the transfer is permitted under the terms of the Certificate; or (d) The property or interest or use of the property or interest has materially changed with respect to its insurability. (3) We will mail or deliver our notice to you at the last mailing address known to us. (4) Notice of cancellation will state the effective date of cancellation. The Certificate period will end on that date. (5) If this Certificate is cancelled, we will send you any **Premium** refund due. If we cancel, the refund will be pro rata. If you cancel this Certificate, **Premium** shall be fully earned for the monthly Certificate period to which the **Premium** applies. The cancellation will be effective even if we have not made or offered a refund. (6) If notice is mailed, proof of mailing will be sufficient proof of notice.

CONFORMITY WITH STATE STATUTES: If the terms of this Certificate are in conflict with the laws of the state in which the Certificate is issued, they are hereby amended to conform to such statutes.

NONRENEWAL OF THE CERTIFICATE: If we decide not to renew this Certificate, we will mail or deliver to you, at your last mailing address known to us, written notice of nonrenewal at least 30 days before the expiration date of this Certificate. At least 5 days before sending notice to you, we will notify the agent or broker, if any, who wrote this Certificate. If notice is mailed, proof of mailing will be sufficient proof of notice.

DEFINITIONS: (1) **Amount of Insurance** means the amount of insurance that you have selected using your initials in the **Rental Agreement**. (2) **Owner** means the owner, landlord or operator of the self-storage facility. (3) **Premium** means the amount shown in the **Rental Agreement** as the premium for your insurance. (4) **Rental Agreement** means the Lease Rental Agreement, including the Addendum pertaining to storage insurance, executed and in effect between you and the **Owner**.

Authorized Producer:

Producer Signature

DISTRICT OF COLUMBIA CERTIFICATE OF STORAGE INSURANCE

STARR INDEMNITY & LIABILITY COMPANY

399 Park Avenue, New York, NY 10022

Master Policy # _____

This Certificate of Storage Insurance (hereinafter "Certificate") provides evidence of coverage under Master Policy # _____ (hereinafter "Policy"). Various provisions in this Certificate restrict coverage. Read the entire Certificate carefully to determine rights, duties, and what is and is not covered. In this Certificate, the person who is named as a tenant in the **Rental Agreement** and has elected insurance coverage under this Certificate will be referred to as "you" and "your." The words "we," "us" and "our" refer to the Company providing this insurance. Other words and phrases that appear in bold type have special meaning. Refer to the **DEFINITIONS** section at the end of this Certificate.

INSURING AGREEMENT: We will provide insurance under this Certificate in consideration of your payment of the **Premium** shown in the **Rental Agreement**. The most we will pay is the **Amount of Insurance** shown in the **Rental Agreement**, in excess of the \$100 deductible. We will not pay more than the **Amount of Insurance** per occurrence for all insured property while in storage within the enclosed storage space described in the **Rental Agreement**. The number printed on your **Rental Agreement** is hereby deemed to be the Certificate Number assigned to this Certificate.

CERTIFICATE PERIOD: The insurance coverage becomes effective under this Certificate immediately upon completion of the application in the **Rental Agreement** and payment of the **Premium**. This insurance coverage remains effective from such time until the termination of the **Rental Agreement** between you and the **Owner**, or when cancelled or nonrenewed as provided herein.

PROPERTY INSURED: The personal property insured under this Certificate consists of your personal property while in storage within the enclosed storage space described in the **Rental Agreement**. We will also cover the personal property of others for which you may be liable or have assumed liability prior to a loss while in storage within the enclosed storage space described in the **Rental Agreement**. However, we will not cover the property of the **Owner** whether such property is within or outside such enclosed storage space.

COVERED CAUSES OF LOSS: We cover direct physical loss to property insured caused by the following:

1. Fire.
2. Lightning.
3. Windstorm or Hail, but excluding: (a) Frost or cold weather; (b) Ice (other than hail), snow or sleet, whether driven by wind or not; or (c) Loss or damage to the interior of any building or structure, or the property inside the building or structure, caused by rain, snow, sand or dust, whether driven by wind or not, unless the building or structure first sustains wind or hail damage to its roof or walls through which the rain, snow, sand or dust enters.
4. Explosion or Sonic Boom.
5. Riot or Civil Commotion, including (a) Acts of striking employees; and (b) Looting occurring at the time and place of a riot or civil commotion.
6. Aircraft or Vehicles, meaning only physical contact of an aircraft, a spacecraft, a self-propelled missile, a vehicle or an object thrown up by a vehicle with the property insured or with the building or structure containing the property insured. This cause of loss includes loss or damage by objects falling from aircraft.
7. Smoke causing sudden and accidental loss or damage.
8. Vandalism, meaning willful and malicious damage to, or destruction of, the property insured.
9. Falling objects provided that the exterior of the building containing the property is first damaged by such falling objects.
10. Weight of Ice, Snow or Sleet.
11. Water Damage except as excluded under **EXCLUSIONS**, subparagraphs **2.b.**, **2.c.**, **2.d.**, and **2.e.**
12. Sinkhole Collapse, meaning loss or damage caused by the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include: (a) The cost of filling sinkholes; or (b) Sinking or collapse of land into man-made underground cavities.
13. Collapse of buildings containing the property not caused by earthquake.
14. Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.

ADDITIONAL COVERAGES: We will also provide these additional coverages up to the amounts stated below, subject to the \$100 Deductible. These additional coverages do not increase the **Amount of Insurance**.

1. **Burglary:** We will pay up to 100% of the **Amount of Insurance** for loss by Burglary. The term Burglary means the act of stealing property by forcible entry into the storage space described in the **Rental Agreement** and must be evidenced by signs of forcible entry. However, this coverage only applies when such storage space is securely locked at the time of the forcible entry and does not apply to the lien enforcement procedures by the **Owner**. A missing lock, or the presence of a lock other than the lock placed by you on the storage space, is not sufficient, without more, to establish forcible entry. In the event of a burglary claim, you will bear the burden of proof to establish that a burglary has occurred.
2. **Debris Removal:** We will pay up to 20% of the **Amount of Insurance** for your reasonable expense to remove debris of property insured caused by or resulting from a covered cause of loss.
3. **Transit:** We will pay up to 100% of the **Amount of Insurance** for loss by fire or by the collision or overturn of a motor vehicle or trailer upon which covered property is being transported while such property is in transit to or from the storage facility, provided that such transit is within 100 miles of the described storage facility.
4. **Extra Rental Expense:** We will pay up to 20% of the **Amount of Insurance** to cover the reasonable extra expense necessarily incurred by you for the rental of substitute storage when occupancy of the described storage space is prevented due to direct physical loss or damage to the storage space as a result of a covered cause of loss.
5. **Vermin:** We will pay up to \$250 to cover damage by vermin to insured property while in the enclosed storage space. The term "vermin" is defined as various small animals, including but not limited to rodents, and/or insects that are destructive. Coverage is excluded when any food, food product, or ingestible, including but not limited to non-perishable or bottled goods, is stored in the enclosed storage space with the insured property.
6. **Fungus:** We will pay up to \$250 for direct physical loss or damage to insured property while in the enclosed storage space that is caused by the presence, growth, proliferation, spread or any activity of fungus (including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi), wet or dry rot or bacteria.

DEDUCTIBLE: We will not pay for loss until the amount of the loss exceeds the Deductible amount of \$100. We will pay the amount of the loss in excess of the Deductible up to the applicable **Amount of Insurance**.

EXCLUSIONS:

1. Property insured does not include:
 - a. Valuable papers and records, photographs, money, banknotes, bullion, gold other than goldware, silver other than silverware, platinum, coins, medals, securities, accounts, deeds, evidences of debt, letters of credit, traveler checks, registered checks, money orders, tokens, notes other than bank notes, manuscripts, personal records, passports, tickets, stamps, and negotiable and non-negotiable instruments or contracts representing money. This exclusion applies to these categories regardless of the medium (such as paper, computer software or electronic media) on which the material exists.
 - b. Animals;
 - c. Jewelry, watches, semi-precious/precious stones, and furs;
 - d. Contraband, explosives or property in the course of illegal transportation or trade;
 - e. Property in units for which the **Owner** has begun lien enforcement procedures;
 - f. Property not placed within the enclosed storage space described in the **Rental Agreement** (except as provided in **ADDITIONAL COVERAGES, 3. Transit**).
2. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:
 - a. Wear and tear, gradual deterioration, decay, inherent vice, latent defect, vermin (except as provided in **ADDITIONAL COVERAGES, 5. Vermin**).
 - b. Presence, growth, proliferation, spread or any activity of fungus (including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi), wet or dry rot or bacteria (except as provided in **ADDITIONAL**

COVERAGES, 6. Fungus).

- c. Atmospheric conditions or changes in temperature.
- d. Loss of use or loss of market.
- e. Earthquake, including any earth sinking, rising or shifting related to such event. But if earthquake results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.
- f. War, including undeclared or civil war, or warlike action by a military force, including action in hindering, or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or naval or other agents.
- g. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
- h. Nuclear reaction or radiation, or radioactive contamination, however caused. But if any of the foregoing results in fire, we will pay for the loss or damage caused by that fire.
- i. Loss arising out of any act you commit or conspire to commit with the intent to cause a loss.
- j. Seizure or destruction of property by order of governmental authority. But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Certificate.
- k. Theft and mysterious disappearance.
- l. Breakage of glass or similar fragile articles unless due to a covered cause of loss.

VALUATION: The value of the insured property will be determined at the time of the loss or damage and will be the least of the following amounts: (1) The actual cash value of the insured property; (2) The cost of repairs to the insured property; and (3) The cost of replacing the insured property with other property of like kind and quality.

PAIR, SET OR PARTS: (1) In case of loss to any part of a pair or set we may: (a) repair or replace any part to restore the pair or set to its valuation before the loss; or (b) pay the difference between the actual cash value of the pair or set before and after the loss. (2) In case of loss to any part of covered property consisting of several parts when complete, we will pay only for the valuation of the lost or damaged part.

OTHER INSURANCE: If a loss covered by this Certificate is also covered by other insurance, this insurance shall be primary relative to any other valid and collectible insurance available to you, unless elected otherwise by you.

DUTIES IN THE EVENT OF LOSS OR DAMAGE: You must do the following in the event of loss or damage to the insured property: (1) Safeguard your property from further damage. (2) Notify the police if you believe that a law has been broken. (3) Give us or an authorized claim representative prompt notice of the loss or damage. Include a description of the property involved and demonstrate your interest in the property involved by providing evidence of such interest that may include, but is not limited to, original or reprinted store receipts, pictures, original owner's manuals, repair invoices, credit card or bank statements, or a sworn statement describing your interest in the property. (4) Give us a description of how, when and where the loss or damage occurred, including the names, addresses and telephone numbers of any witnesses. (5) Provide us with all pertinent records needed to prove the loss. (6) Cooperate with us in the investigation or settlement of the loss; and (7) Permit us to inspect the damaged property before it is disposed of or repaired.

TO REPORT A CLAIM: To report a claim, call the TOLL-FREE hotline at (877) – 878 – 6730, select option 1 or go to www.orangedoorstorageinsurance.com.

CONCEALMENT, MISREPRESENTATION AND FRAUD: This Certificate is void in any case of fraud by you as it relates to this Certificate at any time. It is also void if you at any time intentionally conceal or misrepresent a material fact concerning: (1) This Certificate; (2) The insured property; or (3) Your interest in the insured property.

EXAMINATION UNDER OATH: Before recovering for any loss, if requested you will: (1) Permit us to inspect the damaged property before it is disposed of or repaired; (2) Send us, within 60 days of our request, a sworn statement of loss containing the information we request to settle a claim; (3) Agree to examinations under oath at our request; (4) Produce others for examination under oath at our request; (5) Provide us with all pertinent records needed to prove the loss; and (6) Cooperate with us in the investigation or settlement of the loss.

APPRAISAL: If you and we disagree on the value of the insured property or the amount of the loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of the loss. If they fail to agree, they will submit their differences to the umpire. A decision by any two will be binding. Each party will: (1) Pay its chosen appraiser; and (2) Bear the other expenses of the appraisal and umpire equally. We will still retain our right to deny the claim even if there is an appraisal.

LOSS PAYMENT, OTHER RECOVERIES: We will pay for covered loss or damage within 30 days after we have reached agreement with you on the amount of the loss, an appraisal award has been made or an arbitration award has been filed, whichever is earlier. We will not be liable for any part of a loss that has been paid by others.

LEGAL ACTION AGAINST US: No one may bring a legal action against us unless there has been full compliance with all the terms of this insurance and such action is brought within two years after the date on which the physical loss or damage occurred.

TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US: If any person or organization to or for whom we make payment under this insurance has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after the loss to impair them.

CHANGES: This Certificate contains agreements between you and us concerning the insurance afforded under the Policy. This Certificate's terms can be amended or waived only by endorsement issued by us and made a part of this Certificate.

AUTOMATIC TERMINATION OF CERTIFICATE: The insurance evidenced by this Certificate will automatically terminate without notice to you on the date the **Rental Agreement** between you and the **Owner** is terminated or on the date the **Rental Agreement** is assigned to a new **Owner** or property management company.

CANCELLATION OF CERTIFICATE: (1) You may cancel the Certificate by mailing or delivering to us advance written notice of cancellation. (2) We may cancel this Certificate by mailing or delivering to you written notice of cancellation at least 30 days before the effective date of cancellation if we cancel for nonpayment or **Premium** or 45 days before the effective date of cancellation if we cancel for any other reason. At least 5 days before sending notice to you, we will notify the agent or broker, if any, who wrote the Certificate. If this Certificate has been in effect for 30 days or less, we may cancel this Certificate for any reason. If this Certificate has been in effect more than 30 days, we may cancel this Certificate only for one or more of the following reasons: (a) You have refused or failed to pay a **Premium** due under the terms of the Certificate; (b) You have made a material and willful misstatement or omission of fact to us or our employees, agents or brokers in connection with any application to or claim against us; (c) You have transferred your property or other interest to a person other than you or your beneficiary, unless the transfer is permitted under the terms of the Certificate; or (d) The property or interest or use of the property or interest has materially changed with respect to its insurability. (3) We will mail or deliver our notice to you at the last mailing address known to us. (4) Notice of cancellation will state the effective date of cancellation. The Certificate period will end on that date. (5) If this Certificate is cancelled, we will send you any **Premium** refund due. If we cancel, the refund will be pro rata. If you cancel this Certificate, **Premium** shall be fully earned for the monthly Certificate period to which the **Premium** applies. The cancellation will be effective even if we have not made or offered a refund. (6) If notice is mailed, proof of mailing will be sufficient proof of notice.

CONFORMITY WITH STATE STATUTES: If the terms of this Certificate are in conflict with the laws of the state in which the Certificate is issued, they are hereby amended to conform to such statutes.

NONRENEWAL OF THE CERTIFICATE: If we decide not to renew this Certificate, we will mail or deliver to you, at your last mailing address known to us, written notice of nonrenewal at least 30 days before the expiration date of this Certificate. At least 5 days before sending notice to you, we will notify the agent or broker, if any, who wrote this Certificate. If notice is mailed, proof of mailing will be sufficient proof of notice.

DEFINITIONS: (1) **Amount of Insurance** means the amount of insurance that you have selected using your initials in the **Rental Agreement**. (2) **Owner** means the owner, landlord or operator of the self-storage facility. (3) **Premium** means the amount shown in the **Rental Agreement** as the premium for your insurance. (4) **Rental Agreement** means the Lease Rental Agreement, including the Addendum pertaining to storage insurance, executed and in effect between you and the **Owner**.

Authorized Producer:

Producer Signature

DISTRICT OF COLUMBIA CERTIFICATE OF STORAGE INSURANCE

STARR INDEMNITY & LIABILITY COMPANY

399 Park Avenue, New York, NY 10022

Master Policy # _____

This Certificate of Storage Insurance (hereinafter "Certificate") provides evidence of coverage under Master Policy # _____ (hereinafter "Policy"). Various provisions in this Certificate restrict coverage. Read the entire Certificate carefully to determine rights, duties, and what is and is not covered. In this Certificate, the person who is named as a tenant in the **Rental Agreement** and has elected insurance coverage under this Certificate will be referred to as "you" and "your." The words "we," "us" and "our" refer to the Company providing this insurance. Other words and phrases that appear in bold type have special meaning. Refer to the **DEFINITIONS** section at the end of this Certificate.

INSURING AGREEMENT: We will provide insurance under this Certificate in consideration of your payment of the **Premium** shown in the **Rental Agreement**. The most we will pay is the **Amount of Insurance** shown in the **Rental Agreement**, in excess of the \$100 deductible. We will not pay more than the **Amount of Insurance** per occurrence for all insured property while in storage within the enclosed storage space described in the **Rental Agreement**. The number printed on your **Rental Agreement** is hereby deemed to be the Certificate Number assigned to this Certificate.

CERTIFICATE PERIOD: The insurance coverage becomes effective under this Certificate immediately upon completion of the application in the **Rental Agreement** and payment of the **Premium**. This insurance coverage remains effective from such time until the termination of the **Rental Agreement** between you and the **Owner**, or when cancelled or nonrenewed as provided herein.

PROPERTY INSURED: The personal property insured under this Certificate consists of your personal property while in storage within the enclosed storage space described in the **Rental Agreement**. We will also cover the personal property of others for which you may be liable or have assumed liability prior to a loss while in storage within the enclosed storage space described in the **Rental Agreement**. However, we will not cover the property of the **Owner** whether such property is within or outside such enclosed storage space.

COVERED CAUSES OF LOSS: We cover direct physical loss to property insured caused by the following:

1. Fire.
2. Lightning.
3. Windstorm or Hail, but excluding: (a) Frost or cold weather; (b) Ice (other than hail), snow or sleet, whether driven by wind or not; or (c) Loss or damage to the interior of any building or structure, or the property inside the building or structure, caused by rain, snow, sand or dust, whether driven by wind or not, unless the building or structure first sustains wind or hail damage to its roof or walls through which the rain, snow, sand or dust enters.
4. Explosion or Sonic Boom.
5. Riot or Civil Commotion, including (a) Acts of striking employees; and (b) Looting occurring at the time and place of a riot or civil commotion.
6. Aircraft or Vehicles, meaning only physical contact of an aircraft, a spacecraft, a self-propelled missile, a vehicle or an object thrown up by a vehicle with the property insured or with the building or structure containing the property insured. This cause of loss includes loss or damage by objects falling from aircraft.
7. Smoke causing sudden and accidental loss or damage.
8. Vandalism, meaning willful and malicious damage to, or destruction of, the property insured.
9. Falling objects provided that the exterior of the building containing the property is first damaged by such falling objects.
10. Weight of Ice, Snow or Sleet.
11. Water Damage except as excluded under **EXCLUSIONS**, subparagraphs **2.b.**, **2.c.**, and **2.d.**
12. Sinkhole Collapse, meaning loss or damage caused by the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include: (a) The cost of filling sinkholes; or (b) Sinking or collapse of land into man-made underground cavities.
13. Collapse of buildings containing the property whether or not caused by earthquake.
14. Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.

ADDITIONAL COVERAGES: We will also provide these additional coverages up to the amounts stated below, subject to the \$100 Deductible. These additional coverages do not increase the **Amount of Insurance**.

1. **Burglary:** We will pay up to 100% of the **Amount of Insurance** for loss by Burglary. The term Burglary means the act of stealing property by forcible entry into the storage space described in the **Rental Agreement** and must be evidenced by signs of forcible entry. However, this coverage only applies when such storage space is securely locked at the time of the forcible entry and does not apply to the lien enforcement procedures by the **Owner**. A missing lock, or the presence of a lock other than the lock placed by you on the storage space, is not sufficient, without more, to establish forcible entry. In the event of a burglary claim, you will bear the burden of proof to establish that a burglary has occurred.
2. **Debris Removal:** We will pay up to 20% of the **Amount of Insurance** for your reasonable expense to remove debris of property insured caused by or resulting from a covered cause of loss.
3. **Transit:** We will pay up to 100% of the **Amount of Insurance** for loss by fire or by the collision or overturn of a motor vehicle or trailer upon which covered property is being transported while such property is in transit to or from the storage facility, provided that such transit is within 100 miles of the described storage facility.
4. **Extra Rental Expense:** We will pay up to 20% of the **Amount of Insurance** to cover the reasonable extra expense necessarily incurred by you for the rental of substitute storage when occupancy of the described storage space is prevented due to direct physical loss or damage to the storage space as a result of a covered cause of loss.
5. **Vermin:** We will pay up to \$250 to cover damage by vermin to insured property while in the enclosed storage space. The term "vermin" is defined as various small animals, including but not limited to rodents, and/or insects that are destructive. Coverage is excluded when any food, food product, or ingestible, including but not limited to non-perishable or bottled goods, is stored in the enclosed storage space with the insured property.
6. **Fungus:** We will pay up to \$250 for direct physical loss or damage to insured property while in the enclosed storage space that is caused by the presence, growth, proliferation, spread or any activity of fungus (including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi), wet or dry rot or bacteria.

DEDUCTIBLE: We will not pay for loss until the amount of the loss exceeds the Deductible amount of \$100. We will pay the amount of the loss in excess of the Deductible up to the applicable **Amount of Insurance**.

EXCLUSIONS:

1. Property insured does not include:
 - a. Valuable papers and records, photographs, money, banknotes, bullion, gold other than goldware, silver other than silverware, platinum, coins, medals, securities, accounts, deeds, evidences of debt, letters of credit, traveler checks, registered checks, money orders, tokens, notes other than bank notes, manuscripts, personal records, passports, tickets, stamps, and negotiable and non-negotiable instruments or contracts representing money. This exclusion applies to these categories regardless of the medium (such as paper, computer software or electronic media) on which the material exists.
 - b. Animals;
 - c. Jewelry, watches, semi-precious/precious stones, and furs;
 - d. Contraband, explosives or property in the course of illegal transportation or trade;
 - e. Property in units for which the **Owner** has begun lien enforcement procedures;
 - f. Property not placed within the enclosed storage space described in the **Rental Agreement** (except as provided in **ADDITIONAL COVERAGES, 3. Transit**).
2. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:
 - a. Wear and tear, gradual deterioration, decay, inherent vice, latent defect, vermin (except as provided in **ADDITIONAL COVERAGES, 5. Vermin**).
 - b. Presence, growth, proliferation, spread or any activity of fungus (including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi), wet or dry rot or bacteria (except as provided in **ADDITIONAL**

COVERAGES, 6. Fungus).

- c. Atmospheric conditions or changes in temperature.
- d. Loss of use or loss of market.
- e. War, including undeclared or civil war, or warlike action by a military force, including action in hindering, or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or naval or other agents.
- f. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
- g. Nuclear reaction or radiation, or radioactive contamination, however caused. But if any of the foregoing results in fire, we will pay for the loss or damage caused by that fire.
- h. Loss arising out of any act you commit or conspire to commit with the intent to cause a loss.
- i. Seizure or destruction of property by order of governmental authority. But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Certificate.
- j. Theft and mysterious disappearance.
- k. Breakage of glass or similar fragile articles unless due to a covered cause of loss.

VALUATION: The value of the insured property will be determined at the time of the loss or damage and will be the least of the following amounts: (1) The actual cash value of the insured property; (2) The cost of repairs to the insured property; and (3) The cost of replacing the insured property with other property of like kind and quality.

PAIR, SET OR PARTS: (1) In case of loss to any part of a pair or set we may: (a) repair or replace any part to restore the pair or set to its valuation before the loss; or (b) pay the difference between the actual cash value of the pair or set before and after the loss. (2) In case of loss to any part of covered property consisting of several parts when complete, we will pay only for the valuation of the lost or damaged part.

OTHER INSURANCE: If a loss covered by this Certificate is also covered by other insurance, this insurance shall be primary relative to any other valid and collectible insurance available to you, unless elected otherwise by you.

DUTIES IN THE EVENT OF LOSS OR DAMAGE: You must do the following in the event of loss or damage to the insured property: (1) Safeguard your property from further damage. (2) Notify the police if you believe that a law has been broken. (3) Give us or an authorized claim representative prompt notice of the loss or damage. Include a description of the property involved and demonstrate your interest in the property involved by providing evidence of such interest that may include, but is not limited to, original or reprinted store receipts, pictures, original owner's manuals, repair invoices, credit card or bank statements, or a sworn statement describing your interest in the property. (4) Give us a description of how, when and where the loss or damage occurred, including the names, addresses and telephone numbers of any witnesses. (5) Provide us with all pertinent records needed to prove the loss. (6) Cooperate with us in the investigation or settlement of the loss; and (7) Permit us to inspect the damaged property before it is disposed of or repaired.

TO REPORT A CLAIM: To report a claim, call the TOLL-FREE hotline at (877) – 878 – 6730, select option 1 or go to www.orangedoorstorageinsurance.com.

CONCEALMENT, MISREPRESENTATION AND FRAUD: This Certificate is void in any case of fraud by you as it relates to this Certificate at any time. It is also void if you at any time intentionally conceal or misrepresent a material fact concerning: (1) This Certificate; (2) The insured property; or (3) Your interest in the insured property.

EXAMINATION UNDER OATH: Before recovering for any loss, if requested you will: (1) Permit us to inspect the damaged property before it is disposed of or repaired; (2) Send us, within 60 days of our request, a sworn statement of loss containing the information we request to settle a claim; (3) Agree to examinations under oath at our request; (4) Produce others for examination under oath at our request; (5) Provide us with all pertinent records needed to prove the loss; and (6) Cooperate with us in the investigation or settlement of the loss.

APPRAISAL: If you and we disagree on the value of the insured property or the amount of the loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial

appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of the loss. If they fail to agree, they will submit their differences to the umpire. A decision by any two will be binding. Each party will: (1) Pay its chosen appraiser; and (2) Bear the other expenses of the appraisal and umpire equally. We will still retain our right to deny the claim even if there is an appraisal.

LOSS PAYMENT, OTHER RECOVERIES: We will pay for covered loss or damage within 30 days after we have reached agreement with you on the amount of the loss, an appraisal award has been made or an arbitration award has been filed, whichever is earlier. We will not be liable for any part of a loss that has been paid by others.

LEGAL ACTION AGAINST US: No one may bring a legal action against us unless there has been full compliance with all the terms of this insurance and such action is brought within two years after the date on which the physical loss or damage occurred.

TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US: If any person or organization to or for whom we make payment under this insurance has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after the loss to impair them.

CHANGES: This Certificate contains agreements between you and us concerning the insurance afforded under the Policy. This Certificate's terms can be amended or waived only by endorsement issued by us and made a part of this Certificate.

AUTOMATIC TERMINATION OF CERTIFICATE: The insurance evidenced by this Certificate will automatically terminate without notice to you on the date the **Rental Agreement** between you and the **Owner** is terminated or on the date the **Rental Agreement** is assigned to a new **Owner** or property management company.

CANCELLATION OF CERTIFICATE: (1) You may cancel the Certificate by mailing or delivering to us advance written notice of cancellation. (2) We may cancel this Certificate by mailing or delivering to you written notice of cancellation at least 30 days before the effective date of cancellation if we cancel for nonpayment of **Premium** or 45 days before the effective date of cancellation if we cancel for any other reason. At least 5 days before sending notice to you, we will notify the agent or broker, if any, who wrote the Certificate. If this Certificate has been in effect for 30 days or less, we may cancel this Certificate for any reason. If this Certificate has been in effect more than 30 days, we may cancel this Certificate only for one or more of the following reasons: (a) You have refused or failed to pay a **Premium** due under the terms of the Certificate; (b) You have made a material and willful misstatement or omission of fact to us or our employees, agents or brokers in connection with any application to or claim against us; (c) You have transferred your property or other interest to a person other than you or your beneficiary, unless the transfer is permitted under the terms of the Certificate; or (d) The property or interest or use of the property or interest has materially changed with respect to its insurability. (3) We will mail or deliver our notice to you at the last mailing address known to us. (4) Notice of cancellation will state the effective date of cancellation. The Certificate period will end on that date. (5) If this Certificate is cancelled, we will send you any **Premium** refund due. If we cancel, the refund will be pro rata. If you cancel this Certificate, **Premium** shall be fully earned for the monthly Certificate period to which the **Premium** applies. The cancellation will be effective even if we have not made or offered a refund. (6) If notice is mailed, proof of mailing will be sufficient proof of notice.

CONFORMITY WITH STATE STATUTES: If the terms of this Certificate are in conflict with the laws of the state in which the Certificate is issued, they are hereby amended to conform to such statutes.

NONRENEWAL OF THE CERTIFICATE: If we decide not to renew this Certificate, we will mail or deliver to you, at your last mailing address known to us, written notice of nonrenewal at least 30 days before the expiration date of this Certificate. At least 5 days before sending notice to you, we will notify the agent or broker, if any, who wrote this Certificate. If notice is mailed, proof of mailing will be sufficient proof of notice.

DEFINITIONS: (1) **Amount of Insurance** means the amount of insurance that you have selected using your initials in the **Rental Agreement**. (2) **Owner** means the owner, landlord or operator of the self-storage facility. (3) **Premium** means the amount shown in the **Rental Agreement** as the premium for your insurance. (4) **Rental Agreement** means the Lease Rental Agreement, including the Addendum pertaining to storage insurance, executed and in effect between you and the **Owner**.

Authorized Producer:

Producer Signature



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DISTRICT OF COLUMBIA CHANGES

Policy Number:

Effective Date:

Named Insured:

This endorsement modifies insurance provided under the following:

CUSTOMER STORAGE INSURANCE MASTER POLICY

I. Section V. CANCELLATION OF CERTIFICATE is deleted in its entirety and replaced by the following:

V. CANCELLATION OF CERTIFICATE

1. The insured may cancel the Certificate of Storage Insurance by mailing or delivering to us advance written notice of cancellation.
2. We may cancel the Certificate of Storage Insurance by mailing or delivering to the insured written notice of cancellation at least:
 - a. 30 days before the effective date of cancellation if we cancel for nonpayment of "Premium"; or
 - b. 45 days before the effective date of cancellation if we cancel for any other reason.At least 5 days before sending notice to the insured, we will notify the agent or broker, if any, who wrote the Certificate.
3. If the Certificate of Storage Insurance has been in effect for 30 days or less, we may cancel the Certificate of Storage Insurance for any reason.
4. If the Certificate of Storage Insurance has been in effect more than 30 days, we may cancel the Certificate of Storage Insurance only for one or more of the following reasons:
 - a. The insured has refused or failed to pay a "Premium" due under the terms of the Certificate of Storage Insurance;
 - b. The insured has made a material and willful misstatement or omission of fact to us or our employees, agents or brokers in connection with any "Rental Agreement" to or claim against us;
 - c. The insured has transferred its property or other interest to a person other than the insured or the insured's beneficiary, unless the transfer is permitted under the terms of the Certificate of Storage Insurance; or
 - d. The property, interest or use of the property or interest has materially changed with respect to its insurability.
5. We will mail or deliver our notice to the insured at the last mailing address known to us.
6. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
7. If the Certificate of Storage Insurance is cancelled, we will send the insured any premium refund due. If we cancel, the refund will be pro rata. If the insured cancels, "Premium" shall be fully earned for the monthly Certificate Period to which the "Premium" applies. The cancellation will be effective even if we have not made or offered a refund.
8. If notice is mailed, proof of mailing will be sufficient proof of notice.



II. Section **W. CANCELLATION OF THE MASTER POLICY** is deleted in its entirety and replaced by the following:

W. CANCELLATION OF THE MASTER POLICY

1. You may cancel this Master Policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this Master Policy by mailing or delivering to you written notice of cancellation at least:
 - a. 30 days before the effective date of cancellation if we cancel for nonpayment of "Premium"; or
 - b. 90 days before the effective date of cancellation if we cancel for any other reason.

At least 5 days before sending notice to you, we will notify the agent or broker, if any, who wrote the Master Policy.

3. If the Master Policy has been in effect for 30 days or less, we may cancel the Master Policy for any reason.
4. If the Master Policy has been in effect more than 30 days, we may cancel the Master Policy only for one or more of the following reasons:
 - a. You have refused or failed to pay a "Premium" due under the terms of the Master Policy;
 - b. You have made a material and willful misstatement or omission of fact to us or our employees, agents or brokers in connection with any "Rental Agreement" to or claim against us;
 - c. You have transferred your property or other interest to a person other than you or your beneficiary, unless the transfer is permitted under the terms of the Master Policy; or
 - d. The property, interest or use of the property or interest has materially changed with respect to its insurability.
5. We will mail or deliver our notice to you at the last mailing address known to us.
6. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
7. If this policy is cancelled, we will send you any premium refund due. The cancellation will be effective even if we have not made or offered a refund.
8. If notice is mailed, proof of mailing will be sufficient of notice.

III. Section **AA. NONRENEWAL OF THE CERTIFICATE** is deleted in its entirety and replaced by the following:

AA. NONRENEWAL OF THE CERTIFICATE

If we decide not to renew the Certificate of Storage Insurance, we will mail or deliver to the insured, at the last mailing address known to us, written notice of nonrenewal at least 30 days before the expiration date of the Certificate of Storage Insurance. At least 5 days before sending notice to the insured, we will notify the agent or broker, if any, who wrote the Certificate of Storage Insurance. If notice is mailed, proof of mailing will be sufficient proof of notice.

IV. Section **BB. NONRENEWAL OF THE MASTER POLICY** is deleted in its entirety and replaced by the following:

BB. NONRENEWAL OF THE MASTER POLICY

If we decide not to renew this Master Policy, we will mail or deliver to you, at your last mailing address known to us, written notice of nonrenewal at least 30 days before the expiration date of this Master Policy. At least 5 days before sending notice to the you, we will notify the agent or broker, if any, who wrote the Master Policy. If notice is mailed, proof of mailing will be sufficient proof of notice.

All other terms and conditions of the Policy remain unchanged.

INSURANCE ADDENDUM TO LEASE/RENTAL AGREEMENT
THIS ADDENDUM TO BE ATTACHED TO AND MADE PART OF THE LEASE/RENTAL AGREEMENT

Lease/Rental Agreement	Storage Space	Location
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As set forth in paragraph 6 of the Lease/Rental Agreement, all personal property is stored by Occupant (as listed in the Lease/Rental Agreement) at Occupant's sole risk. Occupant is solely responsible for insuring his own goods and understands that Owner (as listed in the Lease/Rental Agreement) **will not** purchase insurance on Occupant's personal property and that Occupant is obligated under the terms of this Lease/Rental Agreement to insure his own goods.


INSURANCE CERTIFICATION AND DISCLOSURES

I acknowledge that I understand and agree to the provisions of the above paragraph and that I understand I am solely responsible to insure my stored property. I acknowledge that the Lease/Rental Agreement requires me to maintain insurance that covers loss or damage for the personal property that I intend to store at this facility. Purchase of the self-storage insurance below, or having other applicable insurance, may satisfy this requirement. I understand that if I do not have insurance, my insurance lapses, or my insurance is insufficient, I am personally responsible for any loss or damage to my goods. I personally assume all risk of loss and Owner is not responsible no matter how the loss or damage occurred.

This facility and its employees are not qualified or authorized to evaluate the adequacy of any insurance you may have. The insurance policy offered by this self-storage agent may provide a duplication of coverage already provided by your homeowners' insurance policy or by another source of coverage. Questions regarding the insurance offered at this facility should be directed to the Authorized Producer, [enter producer name] I understand that the insurance offered at this facility is not required in order to store my goods at this facility.

I ACKNOWLEDGE I HAVE REVIEWED THE ABOVE INSURANCE CERTIFICATION AND DISCLOSURES.

Date Signed: _____ Occupant Signature: _____ Print Name: _____



Starr Indemnity & Liability Company
Underwritten by Starr Indemnity & Liability Company
399 Park Avenue, New York, NY 10022

I elect to obtain Insurance underwritten by Starr Indemnity & Liability Company for the limit and premium indicated below.

<div>\$ Coverage Limit \$ Monthly Premium Initial _____</div>	<div>\$ Coverage Limit \$ Monthly Premium Initial _____</div>	<div>\$ Coverage Limit \$ Monthly Premium Initial _____</div>
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Date Signed: _____ Occupant Signature: _____ Print Name: _____

ACKNOWLEDGEMENT: I understand the amount noted is the Premium I must pay monthly for the coverage limit I have selected. I authorize Owner to send my monthly Premium payment to Starr Indemnity & Liability Company or Authorized Producer on my behalf. I have read the insurance literature provided, including the brochure, and understand that the insurance I am applying for, underwritten by Starr Indemnity & Liability Company, has **EXCLUSIONS** and **CONDITIONS**.

COVERAGE EFFECTIVE: The insurance coverage will be effective immediately upon completion of your application and payment of Premium. You will become insured effective as of that time, for the coverage limit you selected and initialed above.

ELIGIBILITY: I understand that insurance on personal property in the enclosed storage space described in the Lease/Rental Agreement is available to all Occupants who have entered into a Lease/Rental Agreement with the Owner for such enclosed storage space.

PREMIUM: I have elected the monthly Premium above. I understand that I will receive one month's notice of changes in the Premium, or such notice as otherwise may be required by applicable law, if any, and the new Premium shall be effective on the first (1st) day of the month following the month in which advance notice of such change is mailed to me. I understand my insurance will continue on a month-to-month basis in accordance with the terms of this insurance. I understand that I may cancel the insurance at any time and cancellations after the first of each month may be subject to a minimum premium. I may receive a refund of unearned premium.

INSURANCE INFORMATION: I have received a copy of the literature provided and the Certificate of Storage Insurance. I understand that I may have a copy of the complete specimen policy for review by simply calling [enter producer name and toll free #] or writing to the address below.

NOTICE TO APPLICANTS: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Authorized Producer:

Producer Signature

Date Signed: _____ Occupant Signature: _____ Print Name: _____

SERFF Tracking #:	SILC-132207867	State Tracking #:		Company Tracking #:	19-097-00-CS-08-DC
State:	District of Columbia	Filing Company:	Starr Indemnity & Liability Company		
TOI/Sub-TOI:	09.0 Inland Marine/09.0005 Other Commercial Inland Marine				
Product Name:	Orange Door Storage Insurance Program				
Project Name/Number:	Initial Filing /				

Rate Information

Rate data does NOT apply to filing.

State:	District of Columbia	Filing Company:	Starr Indemnity & Liability Company
TOI/Sub-TOI:	09.0 Inland Marine/09.0005 Other Commercial Inland Marine		
Product Name:	Orange Door Storage Insurance Program		
Project Name/Number:	Initial Filing /		

Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Consulting Authorization
Comments:	
Attachment(s):	Authorization Letter - Perr Knight - Orange Door Storage Filing.pdf
Item Status:	
Status Date:	



Starr Indemnity & Liability Company

A Member of Starr Companies

December 11, 2019

Re: Starr Indemnity & Liability Company, NAIC Number: 38318

Filings for Commercial Inland Marine – Orange Door Storage Insurance Program

To Whom It May Concern:

Perr&Knight, Inc. is hereby authorized to submit rate, rule, and form filings on behalf of Starr Indemnity & Liability Company. This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary.

Please direct all correspondence and inquiries related to this filing to Perr&Knight at the following address:

State Filings Department
Perr&Knight
401 Wilshire Boulevard, Suite 300
Santa Monica, CA 90401
Tel: (310) 230-9339
Fax: (310) 230-1061

If you have any questions regarding this authorization, please contact me at (646) 227-6547 or the email address below.

Sincerely,

Richard Bessinger
Senior Vice President
Starr Indemnity & Liability Company
Richard.Bessinger@starrcompanies.com